

The Insurance Association of Pakistan

Key Information for the nine month period ended September 30, 2015

(Business underwritten inside Pakistan)

(PKR in '000)																	
S.No	Name of Companies	Premium		Claims	Expenses			Income	Others	Profit / (Loss)	Pre-tax	After Tax	E.P.S (Rupees)	Balance Sheet			
		* Premium Written	Net Premium Revenue	Net Claims	Net Commission (Income)/Expense	Management Expenses	Gen. Admin. Exp+ Financial +Other Exp.	Investment Income/(Loss)	Income/(Loss)	Underwriting				Paid Up Capital	Shr.holders Equity	Investment	Total Assets
	A	B	C	D	E	E-1	E-2	F	G	H	I	J	K	L	M	N	O
1	Adamjee Insurance	8,195,383	4,218,343	2,465,244	277,375	894,160	377,996	2,058,578	23,759	581,564	2,285,905	2,078,439	5.94	3,500,000	15,272,991	15,675,289	32,135,696
2	Alfalsh Ins. Co	1,264,122	569,131	310,837	(72,862)	190,898	76,664	58,897	1,039	140,258	123,530	99,306	3.31	300,000	791,915	1,004,797	2,687,737
3	Allianz EFU Health	1,290,725	714,705	551,744	(32,230)	126,219	43,393	102,522	15,765	0	0	0	0.00	300,000	539,760	850,838	1,602,380
4	Alpha Insurance	146,726	64,438	5,710	6,293	50,826	19,273	54,699	2,392	2,721	39,427	29,071	0.72	403,600	632,375	653,270	988,088
5	Asia Insurance	368,178	246,826	42,547	40,787	59,167	36,789	7,914	1,857	104,325	77,307	53,805	1.79	300,000	473,622	271,143	965,164
6	Askari Gen. Inc.	1,500,953	804,160	441,254	(43,881)	178,935	135,677	95,040	6,593	217,734	193,808	154,386	3.98	388,344	933,921	1,188,454	2,674,547
7	Atlas Insurance	1,531,935	714,668	163,855	(47,108)	263,329	42,166	286,839	698	334,592	579,963	444,376	6.33	701,614	1,690,910	2,179,861	3,562,860
8	Century Insurance	891,712	355,375	193,460	(13,698)	81,580	83,570	209,877	350	220,690	220,690	198,496	4.34	457,244	1,314,981	1,405,483	2,444,205
9	Cooperative Ins.	4,936	2,721	433	238	7,215	887	5,932	8	(5,165)	(112)	(371)	-0.01	300,000	317,203	7,505	2,008,461
10	Crescent Star	211,854	180,346	71,972	14,977	76,168	37,858	123,630	3,686	17,229	106,687	99,107	1.60	620,125	451,500	61,814	761,762
11	East West Inc.	1,312,657	655,854	281,726	144,670	123,607	63,602	44,288	71,830	105,852	158,367	120,477	3.00	401,503	745,241	849,405	1,527,336
12	EFU Gen. Ins. Ltd.	12,201,108	5,017,981	2,384,490	395,143	1,230,612	558,178	1,432,516	20,003	1,005,227	1,902,077	1,495,453	9.35	1,600,000	13,486,552	17,152,425	31,610,499
13	Excel Insurance	3,721	782	1,581	608	5,039	3,347	(2,565)	0	(5,230)	(12,358)	(14,711)	-0.49	300,000	300,913	271,361	317,164
14	Habib Insurance **	863,794	387,015	170,755	(15,560)	149,237	51,277	183,361	5,822	82,583	220,489	189,993	3.06	619,374	1,102,290	851,225	2,805,549
15	IGI Insurance	1,975,844	835,435	437,667	(46,454)	267,775	156,523	1,256,371	2,165	176,447	1,278,460	1,083,244	8.83	1,226,895	12,048,942	12,107,586	14,900,123
16	Jubilee Gen. Ins.	7,003,847	3,077,046	1,589,952	310,966	810,832	67,035	1,016,859	85,971	365,296	1,401,091	1,107,389	7.06	1,569,100	5,670,476	10,392,948	16,698,160
17	New Hampshire Ins.	1,168,929	348,745	219,835	(102,598)	184,636	135,424	121,025	3,435	46,872	35,908	24,070	-	-	-	2,007,995	3,679,901
18	Pakistan Gen. Ins.	301,177	196,887	89,148	11,114	30,852	26,472	22,532	5,207	65,773	67,040	43,632	1.09	400,000	615,693	469,425	923,697
19	PICIC Insurance	389,073	196,778	85,460	13,595	54,435	62,226	1,966	729	43,288	(16,243)	(16,601)	-0.47	350,000	82,957	70,598	783,446
20	Premier Ins.	1,064,208	531,248	236,860	101,368	154,765	49,669	145,604	445	38,255	134,635	114,256	3.28	348,244	1,612,228	1,394,360	3,667,645
21	Reliance Insurance	773,471	225,350	62,051	41,064	82,726	33,343	72,137	1,257	39,509	79,560	69,610	1.50	463,977	774,656	625,426	1,664,909
22	SPI Insurance	460,811	353,179	101,810	48,031	91,343	55,985	8,423	(1,975)	111,995	62,458	39,811	1.22	325,000	368,340	92,578	706,921
23	Security Gen. Inc.	1,711,133	335,289	85,089	26,842	55,696	73,872	773,134	1,228	167,661	868,152	731,185	10.74	680,625	8,919,591	8,160,135	12,570,157
24	Shaheen Ins.	268,748	173,732	73,962	27,292	33,578	45,936	10,865	4,065	38,899	7,894	5,084	0.11	450,000	345,168	525,128	792,257
25	Silver Star Ins. ***																
26	Sindh Insurance***										0						
27	Takaful Pakistan	264,724	200,471	108,767	3,870	41,525	53,447	19,257	8,817	19,417	20,936	26,429	0.88	300,000	170,422	383,493	685,615
28	TPL Direct Ins.	1,225,231	1,032,581	518,058	132,911	294,846	149,325	10,987	55,828	86,764	4,256	2,880	1.00	746,255	941,568	870,869	2,167,145
29	UBL Insurer	1,319,868	368,633	135,848	(11,086)	136,694	70,370	65,979	2,020	107,177	104,806	71,062	0.62	1,152,174	823,949	899,628	2,860,984
30	United Ins.	2,459,949	1,728,997	770,613	145,167	308,076	175,676	89,711	12,844	505,141	432,020	392,303	3.05	1,288,000	2,040,223	1,405,859	5,081,966
	TOTAL-->	50,174,817	23,536,716	11,600,728	1,356,834	5,984,771	2,685,980	8,276,378	335,838	4,614,874	10,520,619	8,642,181	4.43	19,492,074	72,468,387	81,828,898	153,274,374

* Premium : Including administrative surcharge

** Actual EPS is based on Rs 5/- per share.
for comparison purposes EPS is calculated based on Rs 10/- per share

New Hampshire Paid up Capital = Pakistan Branch - Current Account

*** Figures are awaited

B&C Appearing in Statement of Premium

D Appearing in Statement of Claims

E Net Commission Expense

E-1 Management expenses

E 2 General administration expenses + financial charges + other expenses

F Includes investment income + Rental income + Return on bank deposits.

G Includes all income other than Invest Income.

K Earning per share of companies having shares of Rs. 5/- shall be doubled.

N Includes Investments + Investment Properties + Bank Deposits.